

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK

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IN RE:

FRITZ CLAIRVIL

Chapter 13  
Case No.

Debtor(s)

CHAPTER 13 PLAN

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1. The future earnings of the debtor(s) are submitted to the supervision and control of the trustee, and the debtor(s) shall pay to the trustee for a total of 60 months, the sum of:

\$2,402.00 commencing March 2016 through February 2021 for a period of 60 months

2. From the payments so received, the trustee shall make disbursements as follows:

(a) Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. §507.

(b) Holders of allowed secured claims shall retain the liens securing such claims and shall be paid as follows: Bruce Weiner to receive \$1,000.00 over the life of the plan for unpaid legal fees.

**ALL POST-PETITION PAYMENTS, INCLUDING BUT NOT LIMITED TO, MORTGAGE PAYMENTS, VEHICLE PAYMENTS, REAL ESTATE TAXES and INCOME TAXES, TO BE MADE OUTSIDE THE PLAN BY THE DEBTOR(S)**

**CREDITOR MULTI BANK HOLDS A JUDGMENT LIEN AGAINST THE DEBTOR'S RESIDENCE. LIEN WILL BE AVOIDED PER 11 U.S.C. 522(f). MULTI BANK WILL THEN BE CATEGORIZED AS AN UNSECURED CREDITOR, AND WILL BE PAID THE SAME PERCENTAGE AS THE OTHER UNSECURED CREDITORS..**

WELLS FARGO BANK (Mortgage against 8423 Avenue N, Brooklyn NY) to receive \$102,000.00 over the life of the plan for arrears and late fees.

NYC WATER BOARD to receive \$5,191.00 plus 9% interest over the life of the plan for arrears and late fees.

( c ) Subsequent and/or concurrently with distribution to secured creditors, dividends to **unsecured creditors** whose claims are duly allowed as follows: **PRO RATA distribution to all timely filed proofs of claim with unsecured creditors to receive a total of not less than 7% over the life of the plan.**

3. All lease agreements are hereby assumed, unless specifically rejected as follows:

4 During the pendency of this case, if unsecured creditors are paid, pursuant to paragraph 2( c ), less than one hundred percent (100%), the debtor(s) shall provide the Trustee with signed copies of filed federal and state tax returns for each year no later than April 15<sup>th</sup> of the year following the tax period. Indicated tax refunds are to be paid to the Trustee upon receipt; however, no later than June 15<sup>th</sup> of the year in which the tax returns are filed.

Title to the debtor(s) property shall revert in the debtor(s) upon completion of the plan or dismissal of the case unless otherwise provided in the Order confirming this plan. Throughout the term of this plan, the debtor(s) will not incur post-petition debt over \$1,500.00 without written consent of the Chapter 13 trustee or the court.

/s/ Fritz Clairvil  
Debtor

Dated: 02/09/16

/s/ Bruce Weiner  
Attorney for Debtor(s)